

ASK THE EXPERT

Medicare Rx Benefit

Seniors Save In Medicare Drug Plans

(NAPSA)—**Q:** I have several chronic conditions that all require medication. Is Medicare Part D too expensive for someone such as me?

A: You are not alone. According to the National Health Council (NHC), 86 percent of the Medicare population suffers from at least one chronic condition.

Fortunately, the new Medicare prescription drug program takes into consideration the particular financial and health challenges of people like you, who live with chronic illness. According to a recent NHC study, Medicare beneficiaries with chronic conditions can expect an annual savings of between \$400 (one chronic condition) and \$1,774 (four or more chronic conditions) under Medicare Part D. In 2007, once your annual medication expenses exceed \$5,451 (not unusual for those with several chronic conditions), Medicare would then cover 95 percent of your prescription costs. This is, I hope, good news for you and for the millions of seniors suffering from chronic conditions.

Q: Who keeps a tally of how much I spend with the benefit?

A: Your prescription drug plan is responsible for tracking and



calculating your drug costs. Most of the tracking will occur automatically for you. You are, however, obligated to let your plan know if you have any supplemental coverage for prescription drugs or if you are reimbursed for out-of-pocket prescription expenses. Your plan is responsible for coordinating benefits with state pharmacy assistance programs and other insurers. It is always best, however, to keep meticulous records so that if you run into a discrepancy, you have documentation to support your claim.

Answers are provided by Sandy Markwood, chief executive officer of the National Association of Area Agencies on Aging.